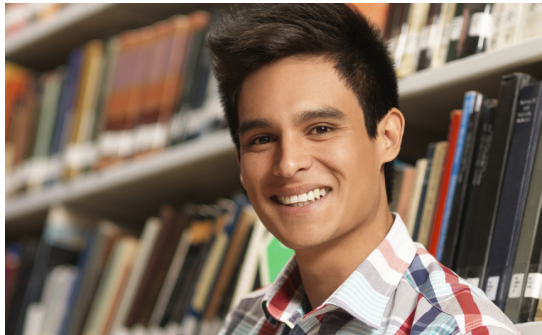




Get a Smart Start with Youth

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YOUTH IN TRANSITION



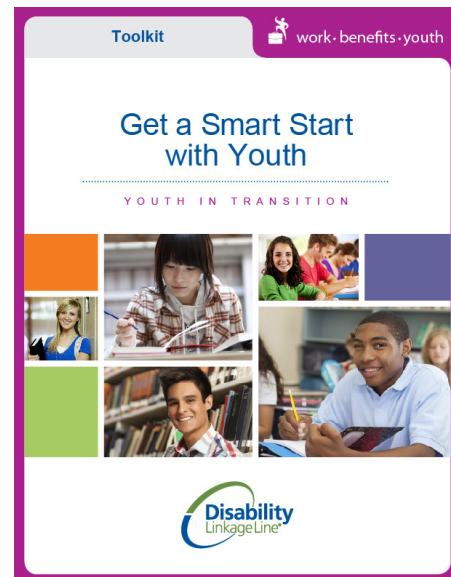
Using the Toolkit

TOOLKIT OVERVIEW

The core component of the “Get a Smart Start & Take Charge” Toolkit is a 30-minute video broken down into six chapters; each chapter is supported with a set of discussion questions, activities, and DB101 follow-up resources.

This Toolkit is designed so it can be adapted to meet you and your audience’s needs. We encourage you to copy the materials, distribute, and adjust learning activities as needed.

The materials are fully scripted, so you can begin teaching without having previous teaching experience or extensive subject matter expertise. In short, it’s easy to pull quality, objective, instructor-led content to integrate into a class on subjects ranging from futures planning, financial planning, and employment planning.



Toolkit Goals

- Put benefits on the radar.
- Introduce benefits as tools to support independence, and reach education and work goals.
- Help youth get a Smart Start by getting ahead of the common myths and barriers that sometimes hold people back.
- Help youth understand the best way to meet their goals is finding the right balance to work and benefits.
- Build self-advocacy skills and give resources to refer to when faced with benefits and work questions.

Potential Uses of the Toolkit

The materials of the “Get a Smart Start” Toolkit can be used for training in a variety of ways. The Toolkit is flexible enough to help you present them in a classroom, as a workshop, or as a self-directed activity.

Here are just a few examples of how this Toolkit can be used:











- School Work Coordinators or Transition Plus Programs can use it as a classroom curriculum.
- Special Education Teachers can use it to improve engagement in Individualized Education Program (IEP) work activities.
- Vocational rehabilitation youth in transition workers can use it to incorporate benefits education in their work.
- Non-profit youth transition programs can use it to design a workshop.
- Youth with disabilities and their families can view the video and do the activities on their own.

Key Messages Presented in the Materials

- Your future is in your own hands – Get a Smart Start and Take Charge.
- Public Benefits can provide some money and health care to help you live independently and pursue your dreams.
- Benefit programs have rules and incentives to help you work and get the education you need for a career.
- Benefits alone provide barely enough money to get by, let alone to live the life you want. However, benefits paired with work lead to a more money, more choices and for many that means more happiness.
- You can work and keep health care benefits, if needed.
- People on SSI are almost always better off working.
- Benefits and work are individualized.
- Benefits are great tools to help you reach your goals, but they also come with responsibilities. You need to know how to manage your benefits.
- There is a lot of BAD information out there about benefits and work. It is important for you to get the facts and help others combat their FEARS with FACTS.

VIDEO SYNOPSIS

The “Get a Smart Start to Work and Benefits” video introduces three youth who navigate through bad information, fear, and confusion to take charge and achieve their goals.

Chapter/Time	Overview
Introduction  4:48	This chapter introduces our main characters and sets the stage.
Rosita  4:42	<p>Rosita and her parents are experiencing bad information. They have heard that being on benefits and working is not possible.</p> <div style="display: flex; align-items: flex-start;">  <p>You will find that Rosita is a youth who at the beginning is receiving MA-TEFRA (a form of Medical Assistance for youth with disabilities whose parents make too much money to qualify for MA) and interested in pursuing further education and a career in computers.</p> </div> <p>Through work incentives and planning, Rosita is able to achieve her goals by enrolling in MA-EPD (Medical Assistance for Employed Persons with Disabilities) which saves her money and maintains her healthcare while working.</p>
Marcus  5:28	<div style="display: flex; align-items: flex-start;">  <p>Marcus is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in a restaurant. Marcus is able to take advantage of the Student Earned Income Exclusion which allows him to work and keep all of his SSI.</p> </div>
Nick  3:40	<div style="display: flex; align-items: flex-start;">  <p>Nick is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in landscaping. He is able to work and keep his income by taking advantage of the Student Earned Income Exclusion (SEIE).</p> </div>
Rosita Returns  7:29	<div style="display: flex; align-items: flex-start;">  <p>Rosita is now an adult and working and going to school. It shows that she is receiving SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), and standard MA (Medical Assistance). She is able to do this by taking advantage of the Student Earned Income Exclusion (SEIE), 1619b, and PASS (Plan for Achieving Self Support).</p> </div>
Conclusion  5:29	This final chapter helps bring information together and help inspire youth to act – to get a smart start and take charge.


SAMPLE LEARNING PLANS

These sample learning plans offer discussion questions and activities for each of the video chapters. Activities referenced can be found in the *Get a Smart Start Activities Workbook* found on the DB101 Partner Page, Step 3.


Chapter 1: Introduction

Overview	This chapter introduces our main characters and sets the stage.
Video Time	4:48
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What is this story going to be about?</i> Three youth who take control of their disability benefits to reach their goals, disability benefits and working 2. <i>What are the three villains that Marcus, Nick and Rosita face as they try to make a smart start?</i> Dr. Fear, Ms. Bad Information, and Alien Confuzzled
Possible Activities	Activity #1: DB101 Welcome Video
DB101 Resources	<ul style="list-style-type: none"> • DB101 Welcome Video • Young People and Benefits section • Start Planning Now • Benefits for Young People • Transitioning from School to Work: Derek's Story


Chapter 2: Rosita

<p>Overview</p>	 <p>Rosita and her parents are experiencing bad information. They have heard that being on benefits and working is not possible. You will find that Rosita is a youth who at the beginning is receiving MA-TEFRA (a form of Medical Assistance for youth with disabilities whose parents make too much money to qualify for MA) and interested in pursuing further education and a career in computers.</p> <p>Through work incentives and planning, Rosita is able to achieve her goals by using work incentives which saves her money and maintains her healthcare while working.</p>
<p>Video Time</p>	<p>4:42</p>
<p>Post Video Discussion</p>	<ol style="list-style-type: none"> 1. <i>What villain had taken over Rosita's parent?</i> Ms. Bad Information 2. <i>What was the bad information Rosita's parents had?</i> They heard she'd lose her MA if she started working. 3. <i>How was this bad information affecting Rosita?</i> Her parents didn't want her to work. If she couldn't work, she wouldn't be able to earn money to get the software she wanted. 4. <i>How was Rosita able to defeat Ms. Bad Information?</i> <ul style="list-style-type: none"> • She found DB101 and read the articles under the Health Care Programs. • She found an article about Medical Assistance for Employed People with Disabilities (MA-EPD) and found out with MA-EPD she could work and earn any amount and keep MA. • She shared that information with her parents. 5. <i>What were some of the great things Rosita got out of that part-time job at the library</i> <ul style="list-style-type: none"> • More money • Experience • References • Independence • Friendships • Accomplishments
<p>Activities</p>	<p>Activity #2: Rosita's Scavenger Hunt</p>
<p>DB101 Resources</p>	<ul style="list-style-type: none"> • Young People and Benefits section • Benefits for Young People • Getting a Higher Education • Working • MA-EPD (Health Care Coverage section) • MA (Health Care Coverage section)


Chapter 3: Marcus

<p>Overview</p>	 <p>Marcus is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in a restaurant. Marcus is able to take advantage of the Student Earned Income Exclusion which allows him to work and keep all of his SSI.</p>
<p>Video Time</p>	<p>5:28</p>
<p>Post Video Discussion</p>	<ol style="list-style-type: none"> 1. <i>What benefits did Marcus have?</i> SSI and MA 2. <i>What villain had taken over Marcus and his mom?</i> Dr. Fear 3. <i>What fear did Marcus and his mom have?</i> They heard he'd lose his SSI and MA if he worked. 4. <i>How was this fear affecting Marcus?</i> He and his mom didn't think he could work. 5. <i>How were Marcus and his mom able to defeat Dr. Fear?</i> <ul style="list-style-type: none"> • He found DB101 and shared it with his mom. • His mom called the Disability Linkage Line. • He read the SSI information and did a School and Work Estimator. • He learned about a special work rule for students that will let him keep all of his SSI and MA when he works. • He shared that information with his mom. 6. <i>What were some of the great things Marcus got out of that part-time job at the restaurant?</i> Learning about cooking, Cell phone
<p>Possible Activities</p>	<ul style="list-style-type: none"> • Activity #3: Marcus' Scavenger Hunt • Activity #4: SSI Try-It • Activity #5: SSI Try-It with student status • Activity #6: Run a School and Work Estimator for Marcus
<p>DB101 Resources</p>	<ul style="list-style-type: none"> • SSI (Cash Benefits Section) • Young People and Benefits Section • Benefits for Young People • Talk to an Expert

Chapter 4: Nick

<p>Overview</p>	 <p>Nick is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in landscaping. He is able to work and keep his income by taking advantage of the Student Earned Income Exclusion (SEIE).</p>
<p>Video Time</p>	<p>3:40</p>
<p>Post Video Discussion</p>	<ol style="list-style-type: none"> 1. <i>What benefits did Nick have?</i> SSI and MA 2. <i>What villain had taken over Nick?</i> Alien Confuzzled 3. <i>What confusion did Nick have?</i> He thinks if he goes to work he'll lose his benefits and that will be hard for his family 4. <i>How was this confusion affecting Nick?</i> It was stopping him from applying for the job at the hardware store. 5. <i>How was Nick able to defeat Alien Confuzzled?</i> He talked with his friend Marcus who clued him in on DB101.
<p>Possible Activities</p>	<ul style="list-style-type: none"> • Activity #7: Nick's SEIE Try-It • Activity #8: Age 18 Scavenger Hunt
<p>DB101 Resources</p>	<ul style="list-style-type: none"> • SSI (Cash Benefits Section) • Young People and Benefits Section • Benefits for Young People • Talk to an Expert

Chapter 5: Rosita Returns

<p>Overview</p>	 <p>Rosita is now an adult and working and going to school. It shows that she is receiving SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), and standard MA (Medical Assistance). She is able to do this by taking advantage of the Student Earned Income Exclusion (SEIE) and PASS (Plan for Achieving Self Support).</p>
<p>Video Time</p>	<p>7:29</p>
<p>Post Video Discussion</p>	<ol style="list-style-type: none"> 1. <i>After Rosita worked for a little bit she became eligible for a new benefit, what benefit was that? SSDI</i> 2. <i>How did she figure out what would happen to the SSDI when she worked? She went back to DB101 and read the article about SSDI and Work, and she did a Benefits and Work Estimator.</i> 3. <i>What work incentive is Rosita using to help her pay for the things she needs to reach her goal? Plan to Achieve Self Support or PASS</i> 4. <i>When Rosita finishes school and is working full-time, how will she be able to keep her MA? 1619b</i> 5. <i>As you can see there are lots of work incentives that can support you in working if you receive public benefits. They can get complicated, but don't let that be a barrier. The key is getting access to good information, just like Rosita, Nick and Marcus all did.</i>
<p>Possible Activities</p>	<ul style="list-style-type: none"> • Activity #9: SSDI and Work Scavenger Hunt • Activity #10: Rosita's Benefits and Work Estimator • Activity #11: Watch a PASS video
<p>DB101 Resources</p>	<ul style="list-style-type: none"> • SSI (Cash Benefits Section) • MA (Health Care Coverage Section) • PASS (Work Programs Section) • Young People and Benefits Section • Benefits for Young People • Talk to an Expert

Chapter 6: Conclusion

Overview	This final chapter helps bring information together and help inspire youth to act – to get a smart start and take charge.
Video Time	5:29
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What helped Rosita, Nick and Marcus overcome their fears?</i> Knowledge, determination and resources. 2. <i>What do each of them tell others now?</i> Nick says “Manage your benefits, but don’t let your benefits manage you.” Rosita tells young people they need to learn about benefits and how they change. Marcus talks about how benefits are one of the ingredients to successful future, but not the main ingredient. 3. <i>What will you do now to “write your own story”?</i>
Possible Activities	DB101 Take A Tour http://mn.db101.org/howto.htm
DB101 Resources	<ul style="list-style-type: none"> • DB101 Homepage • Young People and Benefits Section • How to Tab • Take a Tour • Your Situation

Youth in Transition Workbook

The activities in this guide can be used independently or after reviewing relevant chapters of the Get a Smart Start online video.

ACTIVITY 1: DB101 WELCOME VIDEO

Objectives

Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work.

Time

The video is 1.5 minutes, but the discussion could be tailored for anywhere from 10-20 minutes depending on the size of the class.

Materials Needed

- Computer with access to the Internet
- Speakers or a headset to hear the video

Activity Talking Points

Marcus, Rosita and Nick will all turn to DB101 for help throughout the story. This welcome video will show you what is available on the DB101 website.

Instructions

Students watch the 1.5 minute video in groups of 2-3 at a computer, on their own at a computer, or on their own as homework.

Discussion/Homework Questions & Answers

1. *What is the web address for DB101?*

www.db101.org

2. *What kind of information or help can you get on DB101?*

- Information about programs and incentives that can help you work
- Information about how work affects benefits
- Estimators to see what happens to your benefits when you earn a certain amount
- Contact information to talk to a benefits expert

ACTIVITY 2: ROSITA'S HEALTH CARE SCAVENGER HUNT

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Understand Medical Assistance (MA) for young people
- Recognize the various ways to qualify for Medical Assistance (MA)
- Use DB101 effectively to find content

Time

The scavenger hunt and discussion will take 30-60 minutes.

Materials Needed

Computer with access to the Internet

Activity Talking Points

- Rosita empowered herself with lots of great information about MA so that she bust down Ms. Bad Information.
- All the information Rosita needed was located in the Young People and Benefits section of DB101.
- Let's see if you can find these key pieces of information.

Instructions

Students work in groups of 2-3 at a computer, on their own at a computer, or on their own as homework searching through the Young People and Benefits section on DB101 to find key pieces of information that would help Rosita.

Discussion/Homework Questions & Answers

1. Find the healthcare article "MA Eligibility for Young People."

Copy and paste the web address for the article here:

<http://mn.db101.org/mn/situations/youthanddisability/benefitsforyoungpeople/program2d.htm>

2. Read the article and list the 2 common ways you can qualify for MA when you are younger than 18.
 - If you are disabled and you have low income, or
 - If you are young and your family has low income

3. Find the healthcare article “MA-EPD Eligibility for Young People.”

Copy and paste the web address for the article here:

<http://mn.db101.org/mn/situations/youthanddisability/benefitsforyoungpeople/program2f.htm>

4. Read the article and list eligibility criteria.

- Be certified disabled by the [Social Security Administration \(SSA\)](#) or the [State Medical Review Team](#) (SMRT)
- Be working, paying Social Security and Medicare taxes, and earning more than \$65 per month
- Not be eligible for standard Medical Assistance (MA), including [1619\(b\)](#)
- Pay a monthly [premium](#). Note: The amount you pay depends on your income. If you are under 18 and live with your parents, the amount of the premium will also depend on their income
- If you are 21 or older, meet MA-EPD’s \$20,000 [asset limit](#)

5. Find a success story of a youth who used MA-EPD.

Copy and paste the web address for the success story here:

<http://mn.db101.org/mn/situations/youthanddisability/success.htm>

Put the name of the success story person here:

Crystal

Name: _____

ROSITA'S HEALTH CARE SCAVENGER HUNT

Directions: Complete the Scavenger Hunt and answer the following questions.

1. What is the web address for the healthcare article "MA Eligibility for Young People?"
2. Read the article and list the 2 ways you can qualify for MA when you are younger than 18.
3. What is the web address the healthcare article "MA-EPD Eligibility for Young People."
4. How do you become eligible for MA-EPD?
5. What is the web address for the youth success story?

ACTIVITY 3: MARCUS' BENEFITS SCAVENGER HUNT

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Recognize key programs for young people
- Use DB101 effectively to find content

Time

The scavenger hunt and discussion will take 30-60 minutes.

Materials Needed

Computer with access to the Internet

Activity Talking Points

- Marcus empowered himself with lots of great information about SSI and MA so that he bust down Dr. Fear.
- All the information Marcus needed was located on DB101.
- Let's see if you can find a few of the key pieces of information that helped Marcus succeed.

Instructions

Students work in groups of 2-3 at a computer, on their own at a computer or on their own as homework, searching through the Young People and Benefits section of DB101 to find some key pieces of information that would help Marcus.

Discussion/Homework Questions & Answers

1. Find the youth article titled, "Why Benefits Matter."

Copy and paste the web address for the article here:

<http://mn.db101.org/mn/situations/youthanddisability/benefitsforyoungpeople/program2.htm>

Read the article and list the 3 main reasons why benefits matter:

(1) lead to independent living, (2) provide money so you can get a job or go to school, and (3) give access to health care

2. Find the youth article titled, "Key Programs."

Copy and paste the web address for the article here:

<http://mn.db101.org/mn/situations/youthanddisability/benefitsforyoungpeople/program2a.htm>

Read the article and list the 3 key programs youth should know about:

(1) SSI, (2) MA, and (3) MA-EPD

ACTIVITY 4: THE SSI TRY- IT

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Understand Supplemental Security Income (SSI)

Time

15 minutes

Materials Needed

Computer with access to the Internet

Activity Talking Points

- Marcus and his mom are trying to understand how an SSI check is affected by working.
- This “Try-It” on DB101 is a great way for them to see how he will get ahead when he works: http://mn.db101.org/mn/programs/income_support/ssi/program2b.htm#ssi_express_pop
- In this activity, we aren’t including Marcus’ status as a student. We’ll do that in the next activity. This activity shows how Marcus would have more money by working even if he wasn’t using the special student work incentive.
- AFTER GETTING RESULTS: So, even though the SSI check will go down a little (because SSI is a financial needs-based program), he still has more money by working.
- Now remember, since these benefit programs can be complicated, it’s important you read up on the information on DB101 to build your knowledge, you can’t just do an estimator or try-it and stop there.
- And it’s important you talk with a benefits expert to get answers to any of your questions.
- Just like Marcus and Rosita, bad information and fear don’t have to stop you from reaching your work goals.

Instructions

Help Marcus understand how an SSI check is affected by earnings. Put the following example in the SSI Try-It so he and his mom can see it’s possible to get ahead when working (*Teacher demonstrates, students work in groups of 2-3 at a computer, students on their own at a computer, or students complete on their own as homework.*)

- SSI monthly amount: \$721
- MSA monthly amount: \$0
- Blind: no
- Under 22 years old: no (for now)
- Were you working (2 months ago): no
- Your future plan – gross monthly income from jobs: \$400
- Your future plan – IRWEs: \$0
- Click “Show Results”

Discussion/Homework Questions & Answers

1. *How much money did Marcus have each month when he wasn't working?*

\$721/month of SSI

2. *How much money did Marcus have each month when he was earning \$400/month from his job at the restaurant?*

\$400/month wages + \$563/month SSI = \$963/month. He's got \$242 more each month!

ACTIVITY 5: THE SSI TRY-IT WITH STUDENT STATUS

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Understand Supplemental Security Income (SSI)
- Discover impact of student status on SSI

Time

15 minutes

Materials needed

Computer with access to the Internet

Activity Talking Points

- Marcus and his mom are trying to understand how an SSI check is affected by working.
- This “Try-It” on DB101 is a great way for them to see how he will get ahead when he works. http://mn.db101.org/mn/programs/income_support/ssi/program2b.htm#ssi_express_pop
- In this activity, we are including Marcus’ status as a student. This activity shows how in Marcus’ situation, his SSI will stay the same even when he’s working at the restaurant.
- AFTER GETTING RESULTS: So, you can see, given his situation his SSI will stay the same when he works. It’s because of the special student work incentive, called the Student Earned Income Exclusion or SEIE.
- Now remember, since these benefit programs can be complicated, it’s important you read up on the information on DB101 to build your knowledge, you can’t just do an estimator or try-it and stop there.
- And it’s important you talk with a benefits expert to get answers to any of your questions.
- Just like Marcus and Rosita, bad information and fear don’t have to stop you from reaching your work goals.

Instructions

Help Marcus understand how being a student means he can keep more of his SSI when he works. Put the following example in the SSI Try-It so he and his mom can see how it's possible to get ahead when working. (*Teacher demonstrates, students work in groups of 2-3 at a computer, students on their own at a computer, or students complete on their own as homework.*)

- SSI monthly amount: \$721
- MSA monthly amount: \$0
- Blind: no
- Under 22 years old: YES
- Are you attending school half-time: YES
- Were you working (2 months ago): no
- Your future plan – gross monthly income from jobs: \$400
- Your future plan – IRWEs: \$0
- Click “Show Results”

Discussion/Homework Questions & Answers

1. *How much money did Marcus have each month when he wasn't working?*

\$721/month of SSI

2. *How much money did Marcus have each month when he was a student and earning \$400/month from his job at the restaurant?*

\$400/month wages + \$721/month SSI = \$1,121/month. He's has \$400 more each month!

ACTIVITY 6: MARCUS' SCHOOL AND WORK ESTIMATOR

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Identify how work can impact benefits
- Navigate the estimator successfully

Time

30-60 minutes

Materials Needed

Computer with access to the Internet

Activity Talking Points

- DB101 has calculators that can estimate how working will impact benefits, they are referred to as Estimators.
- There is an Estimator just for youth, it's called the School and Work Estimator.
- Now, to defeat Dr. Fear Marcus used the School to Work Estimator. He entered into the estimator some information about his benefits, and the estimator gave him an idea of what might happen to his benefits when he works.
- Let's put Marcus' information into the School to Work Estimator and see the results.
- We can use the benefits worksheet we got in our last activity to fill in the fields in the school to work estimator.
- AFTER GETTING RESULTS: you can see how the estimator gives a summary of what would likely happen to Marcus' benefits when he works.
- This can be a great tool to help you see what is possible.
- Now remember, since these benefit programs can be complicated, it's important you read up on the information on DB101 to build your knowledge, you can't just do an estimator or try-it and stop there.
- And it's important you talk with a benefits expert to get answers to any of your questions.
- Just like with Marcus, Nick, and Rosita, bad information and fear don't have to stop you from reaching your work goals.

Instructions

Help Marcus and his mom see how he will have more money each month and keep his MA when he's working. Use the School to Work Estimator to show him what he can expect once he gets a job.

[http://mn.db101.org/planning/\(S\(5ebp4e55obucwdmqmfaefj55\)\)/sw2_mn_start.aspx?screen=start&l=sw2_mn](http://mn.db101.org/planning/(S(5ebp4e55obucwdmqmfaefj55))/sw2_mn_start.aspx?screen=start&l=sw2_mn)

- Month/Year born: 01/1997
- Determined disabled
- Social Security
- Income from work now? No
- Continue
- SSI: \$721
- MSA: \$0
- Child Social Security Benefit: \$0
- Other Unearned Income: \$0
- Continue
- Standard Medical Assistance (MA)
- Continue
- Today – Living Situation: Live with parents
- Today – Paying fair share: No
- Today - Attending school at least half-time: Yes
- Today - Monthly cash support from parents/others: \$0
- Today – Monthly in-kind support: \$0
- Continue
- Your Plan - Living Situation: Live with parents
- Your Plan – Paying fair share: No
- Your Plan - Attending school at least half-time: Yes
- Your Plan - Monthly cash support from parents/others: \$0
- Your Plan – Monthly in-kind support: \$0
- Your Plan – Number of hours you'll work per week: 10
- Your Plan – Hourly wage: \$10
- Your Plan – tips: \$0
- Continue

Discussion/Homework Questions & Answers

1. *How is Marcus estimated to have for income once he's working?*

\$1,156

2. *Is he expected to still have his MA?*

Yes

3. *Who would it be helpful for Marcus to share this with?*

His mom, his teacher

4. *If Marcus has questions about the results, who can he contact?*

Disability Linkage Line, Talk to an Expert, Send an Email

Name: _____

MARCUS' SCHOOL AND WORK ESTIMATOR

Directions: Help Marcus and his mom see how he will have more money each month and keep his MA when he's working. Use the School to Work Estimator to show him what he can expect once he gets a job.

- Month/Year born: 01/1997
- Determined disabled
- Social Security
- Income from work now? No
- Continue
- SSI: \$721
- MSA: \$0
- Child Social Security Benefit: \$0
- Other Unearned Income: \$0
- Continue
- Standard Medical Assistance (MA)
- Continue
- Today – Living Situation: Live with parents
- Today – Paying fair share: No
- Today - Attending school at least half-time: Yes
- Today - Monthly cash support from parents/others: \$0
- Today – Monthly in-kind support: \$0
- Continue
- Your Plan - Living Situation: Live with parents
- Your Plan – Paying fair share: No
- Your Plan - Attending school at least half-time: Yes
- Your Plan - Monthly cash support from parents/others: \$0
- Your Plan – Monthly in-kind support: \$0
- Your Plan – Number of hours you'll work per week: 10
- Your Plan – Hourly wage: \$10
- Your Plan – tips: \$0
- Continue

1. How is Marcus estimated to have for income once he's working?

2. Is he expected to still have his MA?

3. Who would it be helpful for Marcus to share this with?

4. If Marcus has questions about the results, who can he contact?

ACTIVITY 7: NICK'S SEIE TRY-IT

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource or information about benefits and work
- Understand the Student Earned Income Exclusion (SEIE)

Time

20-30 minutes

Materials Needed

Computer with access to the Internet

Activity Talking Points

- Nick is trying to understand how SEIE can help him.
- His friend Marcus told him about the DB101 website and so he's logged on there and wants to see what would happen if he earned \$550/month.
- The SSI Try-It that calculated "Countable Earned Income with SEIE" is a great way for Nick to see how much of his earnings would affect his SSI.
- http://mn.db101.org/mn/programs/income_support/ssi/program2b.htm#ssi_express_pop
- Let's see what happens when we show Nick having \$550/month of earned income and \$0 Impairment Related Work Expenses.
- AFTER GETTING RESULTS: You can see, given the information we entered, none of his earnings would count, so it is estimated that his SSI would stay the same because of the special student work incentive, called the Student Earned Income Exclusion or SEIE.
- Now remember, since these benefit programs can be complicated, it's important you read up on the information on DB101 to build your knowledge, and it's important you talk with a benefits expert to get answers to any of your questions.
- Just like with Marcus, Nick, and Rosita, bad information and fear don't have to stop you from reaching your work goals.

Instructions

Help Nick understand how being a student means he can keep more of his SSI when he works through the Student Earned Income Exclusion (SEIE) work incentive. Put the following example in the SSI Try-It (Countable Earned Income with SEIE) so he and his parents can see how it's possible to get ahead when working (*Teacher demonstrates, students work in groups of 2-3 at a computer, students on their own at a computer, or students complete on their own as homework*):

- Your Monthly Earned Income: \$550
- Your Impairment Related Work Expenses (IRWEs): \$0

Discussion/Homework Questions & Answers

1. *How much money did Nick have each month when he wasn't working?*

$\$721/\text{month of SSI} + \$81/\text{month of MSA} = \802 total

2. *How much money did Nick have each month when he was a student and earning \$550/month from his job at the hardware store?*

$\$550/\text{month wages} + \$81/\text{month MSA} + \$721/\text{month SSI} = \$1,352/\text{month}$. He's has \$550 more each month!

ACTIVITY 8: AGE 18 SCAVENGER HUNT

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Understand the SSI for young people
- Understand the requirement of having a disability redetermination at age 18

Time

30-60 minutes

Materials Needed

Computer with access to the Internet

Activity Talking Points

- If you are receiving SSI when you are less than 18, it's important for you and your family to know that you will have to go through a special review when you turn 18. It's called the Age 18 Redetermination or Review.
- If you pass the review the Social Security Administration (SSA) will continue giving you SSI. If you don't pass the review the SSI will stop.
- They do 3 important things during this review.
- First, they look to see if you meet their adult definition of disability.
- Second, they look to see if you have a small enough amount of money to be eligible.
- When you were less than 18 they also looked at your parent's money, but once you are 18 they will only look at your money.
- For this reason a lot of youth can start getting SSI when they turn 18, because their parent's money doesn't count any more.
- The third thing SSA does when you turn 18 is they ask you if you are paying for food and rent.
- You see, now that SSI considers you an adult, they expect you to use the SSI money to pay for your food and rent, even if you are still living with your parents.
- So, if you set up an agreement to give your parents some of your SSI each month to pay for food and rent, you will get to keep more SSI.
- If you don't, then your SSI will go down.
- That's what Marcus was explaining to Nick in the video.
- There is a lot of great details about this Age 18 Review on the DB101 website.
- You can help Nick find more details by going on a scavenger hunt.

Instructions

Students work in groups of 2-3 at a computer, on their own at a computer, or on their own as homework searching through the Young People and Benefits section on DB101 to find key pieces of information that would help Nick.

Discussion/Homework Questions & Answers

1. Find the youth article titled, “SSI Eligibility for Young People.”

Copy and paste the web address for the article here:

<http://mn.db101.org/mn/situations/youthanddisability/benefitsforyoungpeople/program2c.htm>

2. Read the article, and find the definition of the “Age-18 Redetermination.”

Age-18 Redetermination: The process of determining whether a child who is an SSI beneficiary will meet the [adult definition of disability](#). The redetermination happens within a year of the 18th birthday.

ACTIVITY 9: SSDI AND WORK SCAVENGER HUNT

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Understand the SSDI for young people

Time

30-60 minutes

Materials Needed

Computer with access to the Internet

Activity Talking Points

- Much to Rosita's surprise, she ended up becoming eligible for SSDI after she had worked for a couple years.
- Once she found out she'd be getting SSDI, she knew she'd need to do some research to learn about how SSDI is affected by working.
- She had heard SSDI's work rules are different from SSI's work rules, so she figured she needed to beef up her knowledge on the subject.
- Rosita turned to DB101 again and read the SSDI articles
- Help Rosita find some critical pieces of information on DB101 by going on a scavenger hunt.

Instructions

Students work in groups of 2-3 at a computer, on their own at a computer, or on their own as homework searching through the SSDI program information on the Cash Benefits section on DB101 to find key pieces of information that would help Rosita.

Discussion/Homework Questions & Answers

1. Find the SSDI program article titled, "SSDI and Work."

Copy and paste the web address for the article here:

http://mn.db101.org/mn/programs/income_support/ssdi/program2c.htm

Read the article, and identify the name of the work incentive that lets you work and earn any amount for 9 months:

Trial Work Period

2. Find an example story of a person who got SSDI and worked.

Copy and paste the web address for the success story here:

http://mn.db101.org/mn/programs/income_support/ssdi/program3.htm

Put the name of the example story person here:

Kevin

ACTIVITY 10: ROSITA'S BENEFITS AND WORK ESTIMATOR

Objectives

- Understand Disability Benefits 101 purpose and value as a safe, neutral resource for information about benefits and work
- Identify how work can impact benefits
- Navigate the estimator successfully

Time

60-75 minutes

Materials Needed

Computer with access to the Internet

Activity Talking Points

- DB101 has calculators that can estimate how working will impact benefits; they are referred to as Estimators.
- There is a Benefits and Work Estimator that will estimate how work will affect SSD and SSI.
- Rosita wants to figure out how this new benefit she's got, SSDI, will be affected by her work.
- Let's put Rosita's information into the Benefits to Work Estimator and see the results.
- **AFTER GETTING RESULTS:** You can see how the estimator gives a summary of what would likely happen to Rosita's benefits given her current work.
- This can be a great tool to help you see what is possible.
- Remember, since these benefit programs can be complicated, it's important that you read up on the information on DB101 to build your knowledge like Rosita did. You can't just do an estimator or try-it and stop there.
- And it's important you talk with a benefits expert to get answers to any of your questions.
- Just like with Marcus, Nick, and Rosita, bad information and fear don't have to stop you from reaching your work goals.

Instructions

Help Rosita figure out how her SSDI and SSI will (or won't) be affected when she's working during college. Use the Benefits to Work Estimator to show her how she'll get ahead.

- Month/year born: 01/1994
- Citizenship status: US Citizen
- Determined disabled
- Social Security
- Continue
- MFIP in household: No
- Using a PASS: No
- Workers' Compensation: No
- Continue
- Zip Code: 55144
- Married: No
- Children: 0
- Continue
- Living situation: My own place
- Fair share: Yes
- Rent: \$400
- Continue
- Section 8: No
- GRH: No
- Continue
- Continue
- SSI: \$421
- MSA: \$81
- SNAP: \$0
- SSDI: \$320
- DAC: \$0
- Short term/long term disability: \$0
- Cash support from individuals: \$0
- Unearned income not counted by SSI: \$0
- Continue
- Continue
- Worked since Jan 1: No
- Continue
- Continue
- Check trial work months used: None
- Continue
- Free MA: Yes
- Medicare: Yes
- Continue
- Continue
- Plan name: Plan A
- Continue
- Will there be income from work: Yes
- Student status: Fulltime
- Continue
- IRWEs: \$0
- Childcare: \$0
- Other expenses: \$0
- Continue
- Job name: Plan A Job
- First full month: Use next month
- Self-employed: no
- Continue
- Continue
- Enter how you'd like wages: Hourly
- Access to group insurance: No
- Continue
- Hourly wage: \$10
- Number of hours/week: 10
- Tips: \$0
- Continue
- Continue

Discussion/Homework Questions & Answers

- a) How much is Rosita estimated to have for income now that she has SSDI, SSI and earnings?
 - $\$421 \text{ SSDI} + \$398 \text{ SSI} + 81 \text{ MSA} + \$435 \text{ earnings} = \$1,257/\text{month}$
- b) Is she expected to still have MA?
 - Yes, because she is still SSI eligible, she still has MA
- c) Who would it be helpful for Rosita to share this with?
 - Her parents
- d) If Rosita has questions about the results, who can she contact?
 - Disability Linkage Line, Talk to an Expert, or send an email

ACTIVITY 11: PASS VIDEO (EXTRA CREDIT)

Objective

Learn more about PASS by watching this 12-minute video. (*Teachers play video for students to watch*).

Time

The video is 12 minutes.

Materials Needed

- Computer with access to the Internet
- Speakers or a headset to hear the video

Activity Talking Points

You saw in the video how Rosita used a PASS to help pay for her schooling expense. In this video you'll see examples of a few more people using PASS to help them reach their work goal.

Instructions

Learn about the basics of PASS by watching this 12-minute video:

<http://ichp.ufl.edu/research/videos/pass/>

Discussion/Homework Questions & Answers

1. *What are some examples of items/services that can be purchased with a PASS?*

Education, vocational training, starting a business, personal attendant, job coach, electric wheelchair, computer, AT, occupational therapy, transportation expenses, custom van/vehicle

2. *If you want to learn more about PASS, where can you go for help?*

SSA, state vocational rehabilitation, and DB101